

Certificate Number: 15111-PAE-DE-030166507

Bankruptcy Case Number: 12-18800



15111-PAE-DE-030166507

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 13, 2017, at 3:25 o'clock PM EST, Christopher Madara completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 13, 2017 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education